



6ALW 2166#2  
PATENT BT  
10-26-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): David Griffith

Title: ACTUARY-MANIPULABLE RATING MODEL AND SYSTEM

Application No.: 09/775,019

Filed: February 1, 2001

Examiner: Unknown

Group Art Unit: 2166

Atty. Docket No.: 027-0001

RECEIVED  
AUG 14 2001  
Technology Center 2100

August 8, 2001

COMMISSIONER FOR PATENTS  
Washington, DC 20231

**INFORMATION DISCLOSURE STATEMENT**  
**37 C.F.R. § 1.97(b)**

Dear Sir:

Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, the undersigned brings the patents, publications, applications or other information identified in the attached:

- ☒ Form(s) PTO-1449  
☐ Other: n/a

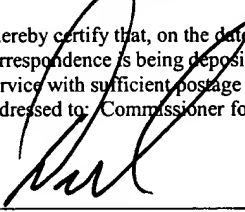
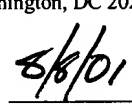
to the Examiner's attention in the above-identified application. Citation of such information shall not be construed as:

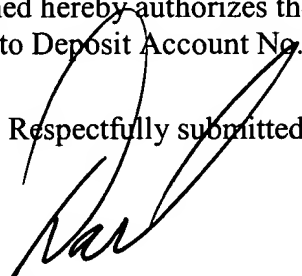
1. an admission that the information necessarily is, or corresponds to, prior art with respect to the instant invention;
2. a representation that a search has been made, other than as described below; or
3. an admission that the information cited herein is, or is considered to be, material to patentability as defined in § 1.56(b).

For each item of information listed that is not in the English language, the undersigned has provided a concise explanation of the relevance through (i) an English language abstract, (ii) an English language equivalent application, or (iii) if cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action that indicates the degree of relevance found by the foreign office.

FEE AUTHORIZATION

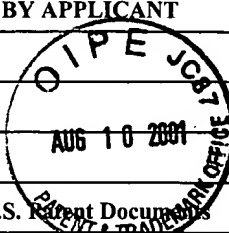
- ☐ This Information Disclosure Statement is filed within three months of the filing date of a national application other than a continued prosecution application under § 1.53(d) or within three months of entry of the national stage as set forth in § 1.491 in an international application. Therefore, no fee is required.
- ☒ The undersigned believes that this Information Disclosure Statement is being filed before the mailing date of a first Office action on the merits or before the mailing date of a first Office action after the filing of a request for continued examination under § 1.114. Therefore, no fee is believed required.
- ☒ If however, this Information Disclosure Statement is filed after the period specified in § 1.97(b), the undersigned hereby authorizes the Commissioner to charge the fee set forth in § 1.17(p) to Deposit Account No. 50-0631.

<u>CERTIFICATE OF MAILING</u>	
I hereby certify that, on the date shown below, this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231.	
 _____ David W. O'Brien	 _____ Date



Respectfully submitted,

David W. O'Brien, Reg. No. 40,107  
Attorney for Applicant(s)  
(512) 347-9030  
(512) 347-9031 (fax)

U.S. Department of Commerce, Patent and Trademark Office					Attorney Docket No.: 027-0001		
					Application No.: 09/775,019		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>					Applicant(s): David Griffith		
(Use several sheets if necessary)					Filing Date: February 1, 2001		
					Group Art Unit: 2166		
					Date Submitted: August 8, 2001		
 U.S. Patent Documents							

*Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
AA	6,112,190	Aug. 29, 2000	Fletcher	705	38	
AB						
AC						
AD						
AE						
AF						
AG						
AH						
AI						
AJ						
AK						

RECEIVED  
 AUG 14 2001  
 Technology Center 2100

Foreign Patent Documents								
							Translation	
	Document	Date	Country	Class	Subclass	Yes	No	
AL								
AM								
AN								
AP								

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)		
	AR	
	AS	
	AT	

Examiner	Date Considered
----------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your communication to applicant.